I have two young adults at university. My husband and I work full time and our wages are the equivalent to the cut off for assistance. We have afforded university fees at a cost of fees of £18,000 per year with £12,000.00 for rent and living costs of £12,000.00. We did receive some assistance this year as two children attend, this enabled us to afford this second child the same opportunity and reward for his hard work at school. We are lucky to be able and do choose to afford university over other things, we have a passionate belief in education. I am unsure how people on lower incomes could afford to send their children to university. Means testing remains the fairest method to assess need but I believe single or low income earners just would not be able to afford this choice. Assistance needs to be kept but this has to be lowered at around £70,000.00 per year for couples. We need to think about having an on island university experience with reciprocal agreements with off island universities to provide a mixture of alumni experience. An on island university could generate fees and pay for itself, it would bring young vibrant life to the island. We need a similar system to England in that the students can borrow long term low interest loans. And an offer to off island students bringing opportunities to study on island at a cost.